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WHAT IS CLAIMED IS:

1. A method for enabling a warranty transaction, comprising:
receiving a warranty request from a customer computer, the warranty request
indicating an item a customer desires to cover under a warranty;

5 generating, using a warranty generation engine, one or more warranty
packages consistent with the warranty request and according to one or more rules;
communicating the warranty packages to the customer computer;
receiving a selection of at least one warranty package from the customer
computer; and

10 communicating the selected warranty package to one or more warranty
provider computers.

2. The method of Claim 1, further comprising:
accessing one or more customer-specific information databases to obtain
15 specific information regarding the particular item the customer desires to cover under
the warranty; and

using the information from the customer-specific information databases to
generate the one or more warranty packages.

20 3. The method of Claim 1, further comprising:
accessing one or more general product information databases to obtain general
information regarding the type of item the customer desires to cover under the
warranty; and

25 using the information from the general product information databases to
generate the one or more warranty packages.

30 4. The method of Claim 1, further comprising:
storing customer information received from the customer computer; and
using the customer information at the warranty generation system in
generating the one or more warranty packages.

5. The method of Claim 1, wherein communicating the warranty packages to the customer computer comprises communicating pages to the customer computer using the Internet and displaying the pages using a browser executing at the customer computer.

6. The method of Claim 1, wherein communicating the selected warranty package to one or more warranty provider computers comprises communicating pages to the warranty provider computers using the Internet and displaying the pages using a browser executing at the warranty provider computers.

7. The method of Claim 1, wherein the warranty request comprises an identification of the item to be covered and the desired characteristics of the warranty.

8. The method of Claim 7, wherein the item is a vehicle and the identification of the item comprises a vehicle identification number (VIN).

9. The method of Claim 1, further comprising communicating information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the selected warranty package.

10. The method of Claim 1, further comprising:
receiving bids on the selected warranty package from one or more warranty providers;
communicating the bids to the customer computer;
receiving the acceptance of a bid from the customer computer; and
communicating the acceptance to the warranty provider computer that communicated the bid.

11. A warranty transaction system coupled to a communications network, comprising:

5 a user interface operable to receive a warranty request from a customer computer using the communications network, the warranty request indicating an item a customer desires to cover under a warranty;

a warranty generation engine operable to generate one or more warranty packages consistent with the warranty request and according to one or more rules; and

wherein the user interface is further operable to:

communicate the warranty packages to the customer computer;

10 receive a selection of at least one warranty package from the customer computer; and

communicate the selected warranty package to one or more warranty provider computers using the communications network.

12. The system of Claim 11, wherein the warranty generation engine is further operable to:

15 access one or more customer-specific information databases to obtain specific information regarding the particular item the customer desires to cover under the warranty; and

20 use the information from the customer-specific information databases to generate the one or more warranty packages.

13. The system of Claim 11, wherein the warranty generation engine is further operable to:

25 access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty; and

use the information from the general product information databases to generate the one or more warranty packages.

14. The system of Claim 11, further comprising a customer information database coupled to the user interface and operable to store customer information received from the customer computer, the warranty generation engine operable to obtain customer information from the customer information database for use in generating the one or more warranty packages.

15. The system of Claim 11, wherein the user interface comprises a web server operable to:

communicate pages to the customer computer or at least one of the warranty provider computers for display using a browser executing at the customer computer or the warranty provider computer, respectively; and

receive information from the customer computer or the warranty provider computer in response to the communicated pages.

16. The system of Claim 11, wherein the warranty request comprises an identification of the item to be covered and the desired characteristics of the warranty.

17. The system of Claim 16, wherein the item is a vehicle and the identification of the item comprises a vehicle identification number (VIN).

18. The system of Claim 11, wherein the user interface is further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the selected warranty package.

19. The system of Claim 11, wherein the user interface is further operable to:

receive bids on the selected warranty package from one or more warranty provider computers;

communicate the bids to the customer computer;

receive an acceptance of a bid from the customer computer; and

communicate the acceptance to the warranty provider computer that communicated the accepted bid.

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